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Developing Customer Loyalty Through Trust and Commitment of Supermarket Customers

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Abstract: This research aim is to test effect of trust and commitment on loyalty and the interaction between trust and commitment to develop loyalty of Pamella supermarket customers in Yogyakarta. Samples are selected by convenience sampling and purposive sampling method. Data is collected by questionnaire. This research use Moderator Regression Multiple Regression Analysis to test hypothesis. The research finding shows that customer trust significantly affect on customer loyalty, customer commitment significantly affect customer loyalty and customer trust and customer commitment interacts to affect significantly customer loyalty at 69.9% and rest 30.1% are the caused by another variable that is not included in research models.

Keyword: Customer trust, customer commitment, customer loyalty, supermarket

INTRODUCTION

Globalization and liberalization of world trade led to rapid changes in business environment. Adjustment to the changes becomes a major requirement for companies to compete in global markets (Kurniawan, 2016). Competition can be achieved if the company has a competitive advantage. Competitive advantage can be achieved through long-term relationship between the company and customers to build customer loyalty. This shows that customer loyalty plays an important role and can serve as the basis for development of a sustainable competitive advantage that may be realized through the marketing efforts.

Customer loyalty can be built through increased Customer Trust and achievement of customer commitments. Customer Trust is a major factor in selection of goods and services for customers (Rahadhini *et al.* 2016). The company's goal to produce goods and services is to enhance customer trust and improve customer commitment. This means that commitment will be achieved when the customer trust can be gained by company to meet customer needs. The achievement of customer commitments will increase customer loyalty.

One area of business affected by global economic growth is the retail business. This business covers all activities involving the sale of goods or services directly to end consumer for personal use and not business (Kotler, 1997). This means that retail business is part of a distribution channel to acts as a liaison between producers and consumers interests.

Retail business in national development has an important role to sell product and also as a source of state income and can absorb substantial worker (Sumadi, 2017). Berman and Evans (2001) suggest that there are some interest things to make retail business should be studied. First, the implications of retail in global economy which include strengthening the retail and absorption of labor are keysin global economy. Second, the function of retail distribution chain to become a liaison between the manufacturer and final consumer with wholesale. Third, the relationship between retailers with suppliers, including control the distribution chain, profit allocation, number of retailers competitors, location, display and promotion issues.

Higher competition makes retail businesses face major challenges. They must manage the customer trust and customer commitment to create customer loyalty. Effort to obtain customer loyalty is not an easy job. It requires more serious attention, especially the marketers. Therefore, a loyal customer is an important asset for company, and even customer loyalty has a positive relationship with profitability (Rowley and Dawes, 1999).

Given the importance of customer loyalty to achieve corporate objectives, this paper will examine the effect of antecedents of customer loyalty as Customer trust and customers commitment. This research was conducted at Pamella Supermarkets in Yogyakarta. Pamella Supermarkets selected as study object because it is one grocery store that became a trend of supermarket Muslims in Yogyakarta.

LITERATURE REVIEW

Customer Loyalty

Loyalty can be understood through behavioral approach and attitudinal approach. Behavioral approach considers that loyalty can be understood as a concept to emphasize on sequence of purchase, proportion of purchase or can also purchase probability. It is more operational nature, using various behavior measures derived from the data panel. While attitudinal approach emphasizes on psychological commitment to the object. The approach used dissatisfaction, commitment and intention (Dick and Basu, 1994; Dharmmesta, 1999).

The loyalty studies that emphasis attitude are more concerned and useful because the attitude will encourage certain behaviors (Lau and Lee, 1999, 1999, Darsono and Dharmmesta, 2005). However, size is a predictor attitudinalto understand the loyalty has a weakness. Therefore, incorporation of behavioral approaches and attitudinal will produce a satisfactory operational definitions of loyalty (Darsono and Dharmmesta, 2005).

Mowen and Minor (1998) defines brand loyalty within a condition where consumers have a positive attitude toward a brand, has a commitment to brand, and intends to continue to purchase in future (Dharmmesta, 1999). This definition uses the behavioral approach and attitudinal approach, since this definition is included attitudinal approach that includes the commitment of psychological and behavioral approaches reflected in purchase intentions behavior.

Loyalty can be understood through attitudinal approach and behavioral approach. It consists of several stages below (Dharmmesta, 1999) :

1. **Cognitive Loyalty:** In this first stage, consumer use information from one brand over other brands. Exemplified by Dharmmesta (1999), it means supermarket consistently offer lower prices than competitors. This information is enough to force consumers to keep shopping at the supermarket. But it is still not a form of strong loyalty. In fact, if there is another cheaper supermarket, then consumers will switch. Therefore, marketers must have a stronger reason to make consumers remain loyal.
2. **Affective Loyalty:** This second stage of loyalty is based on affective aspects of consumer. Attitude is a function of cognition (hope) in initial period of purchase (pre consumption) and a function of previous positions plus satisfaction in next period (post-consumption). Loyalty at this stage is more difficult to change. Loyalty has entered into consumers mind. Affective loyalty cannot easily change because it is integrated with cognition and overall consumer evaluation.
3. **Conative Loyalty:** In third stage, loyalty is based on consumer conative aspect. Conative indicates an intention or commitment to do something towards a particular goal, in this case is to make a purchase. This commitment goes beyond affective, because there is a desire to re-purchase or be loyal only as an anticipated action but not implemented yet.
4. **Action Loyalty:** This loyalty change conative loyalty into action or behavior. Although the control level of these measures is still relatively new, but it can be recommended to complement the conceptual framework of loyalty. In actions control sequence, intention followed by a motivation is a condition that leads to a readiness to act and desire to overcome obstacles to achieve those actions. Therefore, action is the result to meet the two conditions.

Based on some of stages mentioned above, it can explain stage of how cognitive loyalty, and affective loyalty and conative loyalty, and action loyalty measures (loyalty sustained by commitment and action).

Customer Trust

Experts consider that trust is an important factor to determine the success of marketing relationship (Berry, 1995; Morgan and Hunt, 1994; Garbarino and Johnson, 1999). Trust emerges from repeated cooperation between several partners (Gulati, 1995) or enhanced linkages between customer and company. An understanding of Trust concept started by Parasuraman, Zeithaml and Berry (1985), which considers that customer must have confidence in company, customers will feel safe in doing transactions with companies and transactions performed will be guaranteed with certainty.

Some experts define the Trust as the confidence behavior in reliability and integrity of company to meet customer expectations in future (Moorman *et.al*, 1992; Morgan and Hunt, 1994; Selnes, 1998). Worchel (1979) in Lau and Lee (1999) defines trust as the someone willingness to hang himself on other hand with certain risks. Likewise Moorman, Deshpande and Zaltman (1993) understands the Trust as a person willingness to hang himself to other parties involved in exchange because he has confidence in other party, and Trust will exist when one party has confidence in other party involved who had high reliability and integrity (Morgan and Hunt, 1994).

These definitions show the importance of trust, reliability and integrity in trust concept, in Order Company can meet customer needs. Therefore, the trust plays an important role in long-term relationship between customer and company, primarily include customer confidence regarding the quality, reliability, integrity of services delivered by company (Tahir, 2016).

Service quality service and customer are two important factors to establish a long-term relationship between the company and customers. An understanding of Trust concept was started by Parasuraman, Zeithaml and Berry (1985) to consider that customer must have confidence in company, customers will feel safe in doing transactions with companies and the transactions will be guaranteed with certainty. Trust has an important role in long-term relationship between the customer and company, primarily customer confidence regarding the quality, reliability, integrity and service delivered (Morgan and Hunt, 1994).

Customers Commitment

In addition to Trust, commitment has also become an important factor to affect the success of marketing relationship (Dwyer, Schurr and Oh's, 1987; Morgan and Hunt, 1994; Garbarino and Johnson, 1999). Dwyer, Schurr and Oh's (1987) adapt marital relationship model to illustrate the importance of resource development exchange relationship. The central idea in the theory implies partnership through trust and commitment. This concept distinguishes between partner and enterprise customers in orientation of recurring transaction (Berry, 1995).

The commitment can be defined as an enduring desire to maintain relationship (Moorman, et al, 1993; Garbarino and Johnson, 1999). Furthermore, commitment is defined as an explicit or implicit pact of relations to continue between partners of mutual exchange. This commitment implies a willingness to award short-term to generate long term profits (Dwyer, et al, 1987). Likewise, Selnes (1995) defines commitment as an action or communication that leads to adaptation to specific customer needs.

Dwyer, Schurr and Oh's (1987) found that a relationship of buyer - seller can be developed through a number stages from unilateral relation to bilateral relations, which both these types have a commitment from a relationship. This shows that commitment implies a willingness to communicate in short term to get long-term benefits.

Above definitions show that commitment play an important role in success of good relations in long term, where the existing commitment of both parties will become the foundation to build a long term relationship with product or the company.

Allen and Meyer (1990) divides commitments into three following components. First, commitment is defined as an input or an instrumental component where affirmative action is taken by one members to create a self-interest in exchange relationship. Second, commitment that includes attitudinal component to raises member's intention to develop and maintain long-term relationships. Third, commitment to include a temporal component, a commitment that will last in long term that involves their intention to maintain value of relationship in future.

The relationship between service quality and customer commitment is based on concept of customer loyalty. It can be built through four stages, namely cognitive, affective, conative and action loyalties. In this phase the service quality is included as cognitive loyalty, customer Trust entered is included as affective loyalty, while customer commitments is included as loyalty conative (Dharmmesta, 1999).

Customer commitment is believed to become a central variable in marketing relationship (Morgan and Hunt, 1994). Berry and Parasuraman (1991) found a marketing relationship in service businesses can be built through a foundation of mutual commitment. The mutual commitment is affected by service quality received by customers. In addition, customer commitment can be built through superior service quality received by customers compared to other companies (Oliver, 1999; Dick and Basu, 1994).

RESEARCH HYPOTHESIS

Marketing activities in relationship marketing is directed to maintain and developing exchange relationships to emphasize on two important factors of customers trust and customer commitment. It shows that in order to ensure the success of relationship marketing, then the trust and customer commitment is important to get by any companies (Morgan and Hunt, 1994). Moreover, building long-term relationships with their customers should be directed at achieving customer loyalty (Fullerton, 2003). Customer loyalty can be built through two approaches, attitudinal approach and behavioral approach. Customer loyalty can be understood through: (1) cognitive loyalty, (2) affective loyalty, (3) conative loyalty, and (4) action loyalty. Marketing activities are aimed to improve the service quality at the stage of cognitive loyalty. Improving the service quality is carried out in order to achieve customer satisfaction, in this case the customer satisfaction of affective loyalty. The achievement of customer satisfaction will increase customer trust and customer commitment, it includes conative loyalty stage. Then the customer commitment will be achieved through word of mouth communication of customer to other parties. (Dharmmesta, 1999).

Sharma and Patterson (1999) showed that effectiveness of communication, service quality and customer trust affect on customer commitment. While Tylor, Celuch and Goodwin (2004) showed that customer satisfaction, value and resistance to change affect on customers trust and brand equity effect on customer loyalty. In addition, Thureau, Gwinner and Gremler (2002) indicates that communication word of mouth and customer loyalty is affected by customer satisfaction and customer commitment. While Harrison and Walker (2001) showed that quality of communication and customer commitment become antecedents of word of mouth communication. Likewise, Gremler, Gwinner and Brown (2001) shows that customers trust significantly affect on word of mouth communication.

Based on above description, the research hypotheses are follows:

H1: Customer trust has significant effect on customer loyalty

H2: Customer commitment has significant effect on customer loyalty

H3: Interaction between customer trust and customer commitment have a significant effect on customer loyalty.

RESEARCH METHODS

The study population is a customer at Pamella Supermarkets in Yogyakarta. The sample is determined by convenience sampling method (Cooper and Emory, 1995; Hadi, 1987) and purposive sampling method (Cooper and Emory, 1995; Babbie, 1995). The criteria purposive sampling method are follows:

- (a) Customers who frequently shop at Pamella Supermarkets. The customers selected for this study are students group. It is because students often shop in order to meet daily needs.

- (b) Respondents are customers at Pamella Supermarkets located in Yogyakarta. Pamella Supermarkets chosen because it is a self-service that is owned by a local businessman in Yogyakarta.

In this study population is unlimited, therefore number of samples was determined by 100 respondents. Determination of number of samples based on opinions Rescoe in sekaran (1992) which states that number of samples greater than 30 and less than 500 can represent the population researched.

The data study consisted of primary and secondary data. The primary data is collected by questionnaire to respondents that contains Customer Trust, customer commitment and customer loyalty item statements. Secondary data were collected through library, books, scientific journals and publication of research results.

The research variables are measured by instrument in form of a questionnaire, which contains a number of written questions to obtain data from respondents. Instruments of Customer trust is adapted from Garbarino and Johnson (1999). Customer Trust consists of seven items, each item is measured by 7-point Likert scale, ranging from 1 = strongly disagree to 7 = strongly agree.

Customer commitment is measured by an instrument from Shemawell et.al (1998), Gundlach et.al (1995), Garbarino and Johnson (1990). Customer commitment is measured using two dimensions of affective commitment and continue commitment. These two dimensions consist of 18 items measured by a 7-point scale, ranging from 1 = strongly disagree to 7 = strongly agree.

Customer loyalty is measured by instrument from Chaudhuri and Holbrook (2001), Oliver (1997), Pritchard *et al.* (1999), Taylor, Celuch and Goodwin (2004), Customer loyalty is measured by two-dimension namely attitudinal loyalty and behavioral loyalty. The second dimension consists of nine items that measured by 7-point scale, ranging from 1 = strongly disagree to 7 = strongly agree.

To get high quality data, research instruments should be tested for validity and reliability (Huck and Cormier, 1996). Validity test is done to measure what you want to measure (Ancok, 1989). Pearson Product Moment Test is used to test the validity of this research instrument. While the reliability test performed to determine the extent of results of a measurement can be trusted (Azwar, 1997). Cronbach Alpha is used to test the reliability of research instruments.

To prove the hypothesis, this study uses statistical analysis methods. Statistical analysis was used to prove the relationship between Customer trust, customer commitment and customer loyalty. The model in this study based on model proposed by Taylor and Baker (1994), Moderator Regression Analysis (MRA).

RESEARCH RESULT

Research Instruments Test Results

This study uses questionnaire instruments consisting of a number of questions to respondents. The data quality is tested to know the validity and reliability. Validity test is done to measure what you want measured (Ancok, 1989). Instrument test result of customer trust, customer commitment and customer loyalty have significance lower than 0.05. These results indicate that all items are valid.

Reliability test results of customer trust, customer commitment and customer loyalty have Alpha value greater than 0.60. This suggests that variables in this study are reliable (Azwar, 1997).

Effect of Customer trust, Customer Commitment and Interaction between the Customer trust and Customer Commitment on Customer Loyalty

Customer loyalty can be built through customer trust and customer commitment. Customer loyalty of Pamella Supermarkets can be analyzed by Moderator Regression Analysis (MRA). The model was developed by Taylor and Baker (1994). MRA or moderator regression analysis is used to determine the interaction effect between the customers trust and customer commitment (moderator variable) on customer loyalty.

To analyze the moderator regression this study uses three regression equation by comparing R² of each equation to determine the type of moderator effects. The first equation put customer trust variable as independent variables. Second equation put customer trust and customer commitment as independent variables. Third equation put customer trust, customer commitment and interaction between customer trust and customer commitment as independent variables.

Data analysis was performed based on data collected from 100 respondents from Pamella Supermarkets customers. The regression results analysis can be presented in table 1 below.

Table 1
Regression Analysis

<i>Model</i>	<i>Variabel</i>	α	β	<i>Nilai t</i>	<i>Prob.</i>	<i>Nilai F</i>	R^2
1	Customer Trust (X)	1,194	0,745	12,893	0,000	166,237	0,629
2	Customer Trust (X)	0,766	0,459	5,286	0,000	105,931	0,686
	Customer Commitment (Z)		0,379	4,189	0,000		
3	Customer Trust (X)	1,341	0,271	2,138	0,035	74,138	0,699
	Customer Commitment (Z)		0,231	1,988	0,050		
	Interaction (XZ)		0,045	2,000	0,048		

Source: Primary Data Processed

Moderator regression analysis of Pamella Supermarkets customer can be explained below.

First Equation Model (Model 1)

The first equation model can be formulated as follows:

$$Y = 1.194 + 0.745 X$$

The first regression model shows a constant (intercept) of 1.194. This means that average customer loyalty will increase to 1.194 when customers trust variable equal to zero. The regression coefficient ($\hat{\alpha}_1$) of 0.745 indicates that the 1 point increase of customer trust variable ceteris paribus will increase customer loyalty variable of 0.745.

T-test with $\alpha = 5\%$ indicates that the effect of customer trust (X) on customer loyalty (Y) has t count of 12.893 with probability 0.000 ($p < 0.05$). These results indicate that customers trust significantly affect on customer loyalty.

F-test with $\alpha = 5\%$ shows the F value is 166.237 with a probability of 0.000 ($p < 0.05$). Therefore, the customers trust significantly affect on customer loyalty.

R² value of 0.629 indicates that 62.9% variance of customer loyalty is determined by customers trust. Therefore, customer trust variables can explain variable customer loyalty by 62.9%, and the rest of 37.1% is explained by other variables outside the research model.

Second Equation Model (Model 2)

The second equation models put customer trust and customer commitment as independent variables. The second equation model can be formulated as follows:

$$Y = 0.766 + 0.459X + 0.379Z$$

The second regression model shows a constant (intercept) of 0.766. These result show that average of customer loyalty variable will increase by 0.766 if the customer trust and customer commitment variables are equal to zero.

Customer trust variable has regression coefficient (β_1) of 0.459. It shows that an increase 1 point of customer trust variable *ceteris paribus* will increase customer loyalty variable equal to 0.459. The regression coefficient (β_2) 0.379 shows that an increase 1 point of customer commitment *paribus* will increase customer loyalty variable at 0.379.

Unit t examine the effect of customer trust variable (X) on customer loyalty variable (Y). It produce t value of 5.286 with a probability of 0.000 ($P < 0.05$). These results indicate that customer trusts significantly affect on customer loyalty. Effect of customer commitment (Z) on customer loyalty produces t value of 4.189 with a probability of 0.000 ($P < 0.05$). These results demonstrate that customer commitment variable significantly affect on customer loyalty.

F test has F value of 105.931 with a probability of 0.000 ($p < 0.05$). These show that simultaneously customer trust and customer commitment significantly affect on customer loyalty.

R² value of 0.686 indicates that 68.6% variance variance of customer loyalty is determined by customer trust and customer commitment. This means that customer trust and customer commitment simultaneously can explain customer loyalty at 68.6%. While the remaining 31.4% is caused by other variables outside the research model.

Third Equation Model (Model 3)

The third regression model put customer trust (X), customer commitment (Z) and interaction between the customers trust and customer commitment (XZ) as independent variables. The third regression model can be formulated as follows:

$$Y = 1.341 + 0.271X + 0.231Z + 0.045XZ$$

The regression model shows a constant (intercept) of 1.341. These results show the average customer loyalty will increase 1.341 if customer trust, customer commitment and interaction between the customers trust and customer commitment is equal to zero.

Customer trust has regression coefficient (β_1) of 0.271. It shows that an increase 1 point customer trust variable *ceteris paribus* will increase customer loyalty by 0.271. Customer commitments has regression coefficient (β_2) of 0.231. It shows that an increase 1 point of customer commitment variable *ceteris paribus* will increase customer loyalty variable of 0.231. The regression coefficient of interaction between the customers trust and customer commitment (β_3) is 0.045. It shows that an increase in variable interaction

between customer trust and customer commitment 1 point ceteris paribus will increase customer loyalty variable of 0.045.

The t test results show the effect of customer trust (X) on customer loyalty (Y) has t count is 2.138 and probability of 0.000 ($P < 0.05$). These results indicate variable customer trust variables significantly affect customer loyalty. The test results effect of customer commitment (Z) on customer loyalty (Y) to produce t value of 1.988 with a probability of 0.000 ($P < 0.05$). This demonstrates customer commitment partially affect on customer loyalty. Test results the interaction effect between customer trust and customer commitment produce the t count value of 2.000 and probability of 0,000 ($p < 0.05$). This result shows that partially customer trust interactions with customer commitment significantly affect on customer loyalty.

The F test has F value of 74.138 with a probability of 0.000 ($P < 0.05$). It shows that simultaneously customer trust, customer commitment and the interaction between the customers trust and customer commitment significantly affect on customer loyalty variable.

R^2 value of 0.699 indicates the variance of customer loyalty is determined by customer trust, customer commitment and the interaction between the customer trust with customer commitment at 69.9%. These results show together variable customer trust, customer commitment as well as the interaction between the customer trust and customer commitment can explain variable customer loyalty with amount of 69.9%. While the remaining 30.1% is explained by other variables outside the research model.

DISCUSSION

Regression analysis for that Pamella Supermarkets shows that customer commitment as a moderator variable has a significant effect on relationship between customer trust and customer loyalty. These results are indicated by R^2 value generated from the third equation model used in this study. The first equation models put only customer trust as independent variables. Then the second equation models put customer trust and customer commitment as independent variables. The third equation models put customer trust, customer commitment and interaction between customer trust and customer commitment as independent variables.

In addition, the results show the R^2 value from model of second equation is higher than first equation model. R^2 value generated model from third equation is higher than the second equation models. The results of this study showed an increase in value of R^2 generated by third equation is higher than the second equation models. This study results showed an increase in R^2 value higher when the second model incorporate variable customer trust and customer commitment as independent variables.

The third equation model also generates R^2 value higher when inserting customer trust, commitment to customer and the interaction between the customer trust and customer commitment as independent variables. These results indicate that interaction between the customer trust and customer commitment show higher R^2 value in explaining the variance of customer loyalty.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on analysis, the conclusion can be explained below.

- (a) The test results at Pamella Supermarkets in Yogyakarta shows that customer commitment has a role as moderator variables with significant effect for relationship between customer trust and loyalty of customers.
- (b) The test results of partial regression coefficient both first, second and third model indicate that customer trust, customer commitment as well as the interaction between the customers trust with customer commitment and customer loyalty significantly affected. The test results support the H1 and H2 hypothesis.
- (c) Test results regression coefficients together both models first, second and third indicate that variable customer trust, customer commitment as well as the interaction between the customers trust with customer commitment significantly affect customer loyalty. These results support H3 hypothesis.

Recommendations

- (a) R² value generated in third equation model still allows the inclusion of other variables in research model, thereby increasing the value of R² can explaining the variance of customer loyalty.
- (b) Pamella Supermarkets in Yogyakarta should apply Relationship Marketing strategies that will be established a long-term relationship between Pamella Supermarkets with customers. Therefore it explores other variables that have an important contribution in building customer loyalty.

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